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B1 (Official Form 1)(1/08)

United States Bankruptcy Co Northern District of Illinois												Petition	
	ebtor (if indi		er Last, Firs	, Middle):			Name	of Joint De	ebtor (Spouse	(Last, First	, Middle):		
Shump	ert, Hope	N.											
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the I maiden, and			3 years			
							our digits or e than one, s		Individual-T	Гахрауег I.	D. (ITIN) No	o./Complete EIN	
	ess of Debtor	r (No. and S	Street, City,	and State)	):		Street	Address of	Joint Debtor	(No. and Str	reet, City, a	nd State):	
Harvey,	-												
					Г	ZIP Code <b>60426</b>							ZIP Code
County of F	Residence or	of the Princ	cipal Place o	of Business		00420	Count	y of Reside	ence or of the	Principal Pla	ace of Busin	ness:	
Mailing Ad	dress of Deb	tor (if diffe	rent from st	reet addres	ss):		Mailir	g Address	of Joint Debt	or (if differen	nt from stre	eet address):	
						71D C. 1							ZID C. I
					Г	ZIP Code							ZIP Code
	Principal As from street a			r									
	Type of					of Business				of Bankrup			ch
■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)			Sing in 1 Rail Stoo	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker			☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	of Cl	napter 15 P a Foreign I napter 15 P	etition for R Main Procee etition for R Nonmain Pro	eding ecognition	
	f debtor is not				☐ Clearing Bank ☐ Other						e of Debts		
check this box and state type of entity below.)				und	Tax-Exempt Entity (Check box, if applicable)  □ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			defined "incurr	are primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	onsumer debts, § 101(8) as idual primarily	for		are primarily ess debts.
		_	ee (Check o	ne box)				one box:		Chapter 11		11 11 0 0 0	101/51D)
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>					or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	aggregate nor s or affiliates)	usiness debto necontingent li o are less than ith this petition were solici	or as define iquidated do \$2,190,00 on. tted prepetit	d in 11 U.S. ebts (exclud 00.	C. § 101(51D). ing debts owed e or more		
■ Debtor o	Administration and the stimates that estimates that all be no fund	t funds will t, after any	be availabl exempt pro	perty is ex	cluded and	administrati		es paid,		THIS	SPACE IS I	FOR COURT	USE ONLY
Estimated N  1- 49	Number of Cr 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Shumpert, Hope N. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois, Eastern Division 05-45162 10/06/05 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Glenda J. Gray October 27, 2009 Signature of Attorney for Debtor(s) (Date) Glenda J. Gray Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Page 3

B1 (Official Form 1)(1/08)

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# **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Hope N. Shumpert

Signature of Debtor Hope N. Shumpert

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 27, 2009

Date

#### Signature of Attorney\*

## X /s/ Glenda J. Gray

Signature of Attorney for Debtor(s)

#### Glenda J. Gray 06185507

Printed Name of Attorney for Debtor(s)

#### Law Office of Glenda J. Gray

Firm Name

330 North Wabash **Suite 2618** Chicago, IL 60611

Address

## Email: ladylawgray@gmail.com

(312) 755-1010 Fax: (312) 755-1020

Telephone Number

October 27, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Shumpert, Hope N.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re	Hope N. Shumpert		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Hope N. Shumpert Hope N. Shumpert
Date: October 27, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Hope N. Shumpert		Case No.	
•	<u> </u>	Debtor		
			Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amount of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,000.00		
B - Personal Property	Yes	3	7,574.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		102,852.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,333.05	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		19,785.77	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,722.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,087.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	82,574.00		
			Total Liabilities	123,970.82	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Hope N. Shumpert		Case No.	
_	· · · · · · · · · · · · · · · · · · ·	Debtor ,		
			Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,333.05
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,333.05

#### State the following:

Average Income (from Schedule I, Line 16)	3,722.33
Average Expenses (from Schedule J, Line 18)	3,087.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		27,852.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,000.94	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		332.11
4. Total from Schedule F		19,785.77
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		47,969.88

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B6A (Official Form 6A) (12/07)

In re	Hope N. Shumpert	Case No.
_	<u> </u>	Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single family residence	Fee simple	-	75,000.00	102,852.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Location: 14538 Myrtle, Harvey IL 60426 Purchased: 3/2007; Price: \$103,000.00 JP Morgan Chase, 1st mortgage

2007 2nd installment

Sub-Total > 75,000.00 (Total of this page)

75,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Hope N. Shumpert	Case No	
_	-	Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		ngs Account k of America, Flossmoor, IL	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Com	eEd	-	274.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	set,	eral: 1 bedroom set, family room sofa, dinette stove, refrigerator, tv, washer & dryer ation: 14538 Myrtle, Harvey IL 60426	-	700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Boo Loca	ks ation: 14538 Myrtle, Harvey IL 60426	-	300.00
6.	Wearing apparel.	Gen Loca	eral ation: 14538 Myrtle, Harvey IL  60426	-	1,500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Ame Deat	Insurance brican Family: Term Policy th benefit: \$250,000.00 thased: 2/2009	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
				C-l T-4	2.074.00
			(T)	Sub-Tot	al > <b>2,874.00</b>

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Hope N. Shumpert	Case No.

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	-	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		E-Trade Account		-	1,800.00
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child support for 2nd daughter He is current, pays \$200.00/month		-	0.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				(Total o	Sub-Total	al > <b>1,800.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Hope N. Shumpert	Case No
	and provide a second pr	

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		997 Ford Explorer lo liens	-	1,700.00
			989 Kia Sofia lo lien	-	1,200.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) Total > 2,900.00

7,574.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Hope N. Shumpert	Case No.
-		<del></del> ,

Debtor

SCHEDULE (	C - PROPERTY CLA	AIMED AS EXEMPT	
Debtor claims the exemptions to which debtor is entitled (Check one box)  11 U.S.C. \$522(b)(2)  11 U.S.C. \$522(b)(3)		Check if debtor claims a homestead exe \$136,875.	emption that exceeds
Description of Property	Specify Law Provid Each Exemption	ing Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single family residence Location: 14538 Myrtle, Harvey IL 60426 Purchased: 3/2007; Price: \$103,000.00 JP Morgan Chase, 1st mortgage 2007 2nd installment	735 ILCS 5/12-901	15,000.00	75,000.00
<u>Checking, Savings, or Other Financial Accounts,</u> Savings Account Bank of America, Flossmoor, IL	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Security Deposits with Utilities, Landlords, and C ComEd	Others 735 ILCS 5/12-1001(b)	274.00	274.00
Household Goods and Furnishings General: 1 bedroom set, family room sofa, dinette set, stove, refrigerator, tv, washer & dryer Location: 14538 Myrtle, Harvey IL 60426	735 ILCS 5/12-1001(b)	700.00	700.00
Books, Pictures and Other Art Objects; Collectib Books Location: 14538 Myrtle, Harvey IL 60426	l <u>es</u> 735 ILCS 5/12-1001(b)	300.00	300.00
<u>Wearing Apparel</u> General Location: 14538 Myrtle, Harvey IL 60426	735 ILCS 5/12-1001(a)	1,500.00	1,500.00
Interests in Insurance Policies Life Insurance American Family: Term Policy Death benefit: \$250,000.00 Purchased: 2/2009	215 ILCS 5/238	0.00	0.00
Stock and Interests in Businesses E-Trade Account	735 ILCS 5/12-1001(b)	1,800.00	1,800.00
Alimony, Maintenance, Support, and Property Se Child support for 2nd daughter He is current, pays \$200.00/month	ettlements 735 ILCS 5/12-1001(g)(4	0.00	0.00
<u>Automobiles, Trucks, Trailers, and Other Vehicle</u> 1997 Ford Explorer No liens	735 ILCS 5/12-1001(c)	1,700.00	1,700.00
1989 Kia Sofia No lien	735 ILCS 5/12-1001(b)	826.00	1,200.00

22,200.00 Total: 82,574.00 Case 09-40295 Doc 1 Filed 10/27/09 Entered 10/27/09 09:17:21 Desc Main Document Page 13 of 43

B6D (Official Form 6D) (12/07)

In re	Hope N. Shumpert	Case No	
-		Debtor	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	G	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx6595			Opened 8/29/07 Last Active 2/19/09	Т	ĀTED			
Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127		-	First Mortgage Single family residence Location: 14538 Myrtle, Harvey IL 60426		<u></u>			
			Value \$ <b>75,000.00</b>				102,852.00	27,852.00
Account No.			Value \$ Value \$					
Account No.			, and ¢					
			Value \$					
continuation sheets attached			S (Total of th	ubto			102,852.00	27,852.00
			(Report on Summary of Sc		ota ule		102,852.00	27,852.00

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B6E (Official Form 6E) (12/07)

•				
In re	Hope N. Shumpert		Case No.	
-		Debtor	-,	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet of the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
□ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$  - Cont.

In re	Hope N. Shumpert	Case No	
_		Debtor	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

10/27/09 9:13AM

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. Illinois Department of Revenue 332.11 100 West Randolph Chicago, IL 60601 1,333.05 1,000.94 Account No. Account No. Account No. Account No. Subtotal 332.11 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 1,000.94 Schedule of Creditors Holding Unsecured Priority Claims 1,333.05 Total 332.11 (Report on Summary of Schedules) 1,333.05 1,000.94

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B6F (Official Form 6F) (12/07)

In re	Hope N. Shumpert		Case No.	
		Debtor		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsec	ured o	clair	ns to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	G E N	UNLLQULDAF	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7993	+		Opened 6/01/07 Last Active 1/01/04 Collection The Beeper Shop	Т	E D		
A&S Collection Assoc Route 14 Williamstown, VT 05679		-				х	
							360.00
Account No. xxx1993  America'S Recovery N 100 Crisler, Ste # 202 Crescent Springs, KY 41017		-	Opened 6/01/04 Last Active 6/01/04 Collection K Mart			x	
							146.00
Account No. xxx1992  America'S Recovery N 100 Crisler, Ste # 202 Crescent Springs, KY 41017		-	Opened 6/01/04 Last Active 6/01/04 Collection K Mart			x	137.00
Account No.			Accident	$^{+}$	Г	H	
Angela Cameron 643 East 131st Street Chicago, IL 60827		_					000.00
	$\bot$					Ļ	300.00
_10_ continuation sheets attached			(Total of	Subt			943.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_	_					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. Sxxxxx9396			Opened 6/24/06 Last Active 9/11/08	Т	T E		
Aqua Finance Inc 1 Corporate Dr Wausau, WI 54401		-			D		0.00
Account No. HSBC CARD-xxxx2208			Opened 11/24/08 Last Active 7/01/08				
Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714		-	Collection Hsbc Card Services			x	
							852.00
Account No. xxxxx7749	t						
ATT Attn: ATT UVerse P.O. Box 5014 Carol Stream, IL 60197-5014		-					996.13
Account No. xxxxxxxxx2008			Opened 10/22/03 Last Active 9/28/04				
Ballys 12440 E Imperial H Suite 300 Norwalk, CA 90650		-	InstallmentSalesContract			x	0.00
Account No. 5659			Opened 2/19/08 Last Active 5/01/08				
Bank Of America Po Box 17054 Wilmington, DE 19850		-	ChargeAccount				486.00
Sheet no1 of _10_ sheets attached to Schedule of				Subt			2,334.13
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	Tc	Г	sband, Wife, Joint, or Community	Tc	U	D	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. Sxxxxx9396	C O D E B T O R	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Opened 6/24/06 Last Active 9/11/08	CONTINGENT	ONL   QU   DATE	Sp	AMOUNT OF CLAIM
The count in the country of the coun	┨		openiou 6/2-4/00 Euct Active 6/11/00		D		
Bay Finance Company LI 1 Corporate Dr Ste 300 Wausau, WI 54401		_				х	
							0.00
Account No. xxx3941  Capio Partners Llc			Opened 9/22/08 Collection Rural Metro Corporat				
2222 Texoma Pkwy Ste 150 Sherman, TX 75090		-				х	
							563.00
Account No. xxxx5355	1		Opened 2/08/08 Last Active 9/01/07 Collection Ds Waters Of North A				
Cba Collection Bureau 25954 Eden Landing Rd Hayward, CA 94545		-				x	
							73.00
Account No. xxxxxx6100							
City of Chicago Depart of Revenue P.O. Box 88298 Chicago, IL 60680-1298		-					
							200.00
Account No. xxx4885  Collection Company Of 700 Longwater Dr			Opened 3/06/08 Collection Park Forest Recreati				
Norwell, MA 02061							
							675.00
Sheet no. <b>_2</b> of <b>_10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,511.00

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B6F (Official Form 6F) (12/07) - Cont.

In no	Hope N. Shumpert	Case No.	
In re	nope N. Shumpert	Case No.	
-		Dehtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MARI INCA DIDRESS INCLUDING ZIP CODE. AND ACCOUNT NUMBER (See instructions above.)  Account No. XXXX2892  Collection Company Of 700 Longwater Dr Norwell, MA 02061  Collection Company Of 700 Longwater Dr Norwell MA 02061  Collection Company Of 700 Longwater Dr Norwell MA 02061  Collection Company Of 700 Longwater Dr Norwell MA 02061  Collection Company Of 700 Longwater Dr Norwell MA 02061  Collection Co						_	_	
Account No. xxxxz8992	CREDITOR'S NAME.	C	Hu	sband, Wife, Joint, or Community		U	D	
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Account No. xxxxz8992	INCLUDING ZIP CODE,	I E	w		ΙŢ	၂၀	l P U	
Account No. xxxx2892	AND ACCOUNT NUMBER	Ī				Ū	Ť	AMOUNT OF CLAIM
Collection Company Of	(See instructions above.)	R	C	is subject to setory, so state.	E	ח	D	
Collection Company Of 700 Longwater Dr   Norwell, MA 02061	Account No. xxxx2892	┪	$\vdash$	Opened 11/12/08 Last Active 9/01/07	₹ T	Ţ		
Top Longwater Dr Norwell, MA 02061   Top Longw	110000011101 11000111001	┨				D		
Top Longwater Dr Norwell, MA 02061   Top Longw	Collection Company Of							
Norwell, MA 02061   241.00   241.00			-					
Account No. xxx0274								
Account No. xxx0274	Norwell, MA 02001							
Collection Company Of								241.00
Collection Company Of 700 Longwater Dr   Norwell, MA 02061	Account No. xxx0274	t	t	Opened 10/02/06	T			
700 Longwater Dr Norwell, MA 02061		1		Collection Spring Green Lawn Ca				
700 Longwater Dr Norwell, MA 02061	Collection Company Of							
Norwell, MA 02061			-					
Account No. xxxxxx0020   Commonwealth Edison   Bill Payment Center   Chicago, IL 60668-0001   361.97								
Account No. xxxxxx0020								
Commonwealth Edison   Bill Payment Center   Chicago, IL 60668-0001   361.97     Account No. xxx8755CYB   Opened 7/23/07   Collection Curves - Richton Par   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   Opened 8/23/07   Collection Curves - Richton Par   X     Account No. xxx7819CYB   Opened 8/23/07   Collection Curves - Richton Par   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   Account No. xxx7819CYB   Opened 8/23/07   Collection Curves - Richton Par   X     Sheet no. 3 of 10 sheets attached to Schedule of   Subtotal   712.97								110.00
Bill Payment Center   Chicago, IL 60668-0001   361.97     Account No. xxx8755CYB   Opened 7/23/07   Collection Curves - Richton Par   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   Opened 8/23/07   Collection Curves - Richton Par     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   X     Sheet no. 3 of 10 sheets attached to Schedule of   Subtotal   713.97	Account No. xxxxxx0020	t	t		T			
Bill Payment Center   Chicago, IL 60668-0001   361.97     Account No. xxx8755CYB   Opened 7/23/07   Collection Curves - Richton Par   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   Opened 8/23/07   Collection Curves - Richton Par   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   X     Sheet no. 3 of 10 sheets attached to Schedule of   Subtotal   713.97		1						
Bill Payment Center   Chicago, IL 60668-0001   361.97     Account No. xxx8755CYB   Opened 7/23/07   Collection Curves - Richton Par   X     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   Opened 8/23/07   Collection Curves - Richton Par     Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   X     Sheet no. 3 of 10 sheets attached to Schedule of   Subtotal   713.97	Commonwealth Edison							
Chicago, IL 60668-0001   361.97			-					
Account No. xxx8755CYB								
Account No. xxx8755CYB  Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Account No. xxx7819CYB  Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Opened 8/23/07 Collection Curves - Richton Par  Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Sheet no3 of _10 sheets attached to Schedule of  Subtotal								
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Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Account No. xxx7819CYB  Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Opened 8/23/07 Collection Curves - Richton Par  X  X  0.00  X  Opened 8/23/07 Collection Curves - Richton Par  Subtotal  Sheet no. 3 of 10 sheets attached to Schedule of		╀	_		_			301.97
Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601	Account No. XXX8755CYB	1						
2350 South Ave				Collection Curves - Richton Par				
Cybrcollect Inc   2350 South Ave   La Crosse, WI 54601   Collection Curves - Richton Par   X	1 -						١.,	
Account No. xxx7819CYB			-				ΙX	
Account No. xxx7819CYB  Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Sheet no. 3 of 10 sheets attached to Schedule of	La Crosse, WI 54601							
Account No. xxx7819CYB  Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Sheet no. 3 of 10 sheets attached to Schedule of								
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Sheet no. 3 of 10 sheets attached to Schedule of  Collection Curves - Richton Par  A  Subtotal								0.00
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Sheet no. 3 of 10 sheets attached to Schedule of  Collection Curves - Richton Par  A  Subtotal	Account No. xxx7819CYB	t	t	Opened 8/23/07	T	$\vdash$	$\vdash$	
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601  Sheet no. 3 of 10 sheets attached to Schedule of  Subtotal	The second secon	1		l -				
2350 South Ave La Crosse, WI 54601  Sheet no. 3 of 10 sheets attached to Schedule of  Subtotal	Cybroellact Inc	1						
La Crosse, WI 54601       0.00         Sheet no. 3 of 10 sheets attached to Schedule of       Subtotal		1	_				x	
Sheet no. 3 of 10 sheets attached to Schedule of Subtotal		1	Ĺ				^	
Sheet no. 3 of 10 sheets attached to Schedule of Subtotal	La Ciusse, Wi 54001							
Sheet no. 3 of 10 sheets attached to Schedule of Subtotal		1						
1 712 07								0.00
Creditors Holding Unsecured Nonpriority Claims (Total of this page)	Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of				Subt	ota	1	740.67
	Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	/12.9/

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In re	Hope N. Shumpert	Case No.	
_	•		
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	<u></u> 을	U	֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	₽	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIGUIDATED	J [	SPUTED	AMOUNT OF CLAIM
Account No. xxx7875CYB	1		Opened 9/23/07 Collection Curves - Richton Par		E			
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par				x	0.00
Account No. xxx1378CYB			Opened 10/23/07			T	T	
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par			2	x	0.00
Account No. xxx7092CYB	┢	$\vdash$	Opened 11/23/07	+	+	+	$\dashv$	
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par			,	x	0.00
Account No. xxx2189CYB	T		Opened 12/23/07			Ť	7	_
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par			,	x	0.00
Account No. xxx3970CYB	f		Opened 1/23/08	+	T	$\dagger$	$\dagger$	
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par				x	0.00
Sheet no. 4 of 10 sheets attached to Schedule of				Sub	tot	al	$\dagger$	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge	۱	0.00

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B6F (Official Form 6F) (12/07) - Cont.

In no	Hope N. Shumpert	Case No.	
In re	nope N. Shumpert	Case No.	
-		Dehtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx6591CYB	1		Opened 2/23/08 Collection Curves - Richton Par	Ι΄.	Ė		
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par		D	х	0.00
Account No. xxx1052CYB			Opened 3/23/08				
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		_	Collection Curves - Richton Par			x	0.00
Account No. xxx8524CYB			Opened 8/25/08				
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par			x	0.00
Account No. xxx8525CYB		T	Opened 7/25/08			T	
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par			x	0.00
Account No. xxx8526CYB		T	Opened 6/23/08	Ī		T	
Cybrcollect Inc 2350 South Ave La Crosse, WI 54601		-	Collection Curves - Richton Par			х	64.00
Sheet no5 of _10_ sheets attached to Schedule of			5	Subt	ota	ıl	_
Creditors Holding Unsecured Nonpriority Claims			(Total of t				64.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community		οO	U	٥.	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	COZH_ZGWZH	0ZQDD<		AMOUNT OF CLAIM
Account No.			Student Loan		Т	T E		
ECMC Lock Box 8639 P.O. Box 75848 Saint Paul, MN 55175-0848		-				D		5,298.87
Account No. xxxxxxxxxxxx3326			Opened 3/24/06 Last Active 4/01/08					
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	ChargeAccount					
								408.00
Account No. xxxx1949  Firstsource Advantage, LLC P.O. Box 628 Buffalo, NY 14240-0628		-						369.62
Account No. xxxxxxxxxxxx2644  Gemb/Gap Po Box 981400 El Paso, TX 79998		-	Opened 2/21/08 Last Active 1/01/09 ChargeAccount					238.00
Account No. xxxxxxxx6289  Gemb/Gap Po Box 981400 El Paso, TX 79998		-	Opened 2/21/08 Last Active 3/23/08 ChargeAccount					0.00
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of						ota		6,314.49
Creditors Holding Unsecured Nonpriority Claims				(Total of th	11S 1	pag	e)	•

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert		Case No	
		Debtor		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	ATA	I N G F	DD-CD-LZC	ISPUTED	AMOUNT OF CLAIM
Account No. xxxx9749			Opened 7/13/04		Т	ATED		
Global Payments Check 6215 W Howard St Niles, IL 60714		-	Collection The Pit Stop 500 #3			D		0.00
Account No. xxxxxxxx1576			Opened 9/01/05 Last Active 11/01/08					
Hsbc Bank Po Box 19360 Portland, OR 97280		-	ChargeAccount					
								535.00
Account No. xxxxxxxx0065  Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	Opened 5/02/06 Last Active 4/13/07 CreditCard					0.00
Account No. xxxxxxxxxxxxx5800  Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	Opened 5/02/06 Last Active 7/23/08 ChargeAccount					0.00
Account No. xxxxxxx4802		T	Opened 5/02/06 Last Active 2/02/08					
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-						0.00
Sheet no7 of _10_ sheets attached to Schedule of				Sı	ubt	ota	1	535.00
Creditors Holding Unsecured Nonpriority Claims			(Te	otal of th	is p	oag	e)	333.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert	Case No.	
_	•		
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		οo	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	COZH_ZGWZH	021-00-04-ш0	- 0 P U F E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx557HH2			Original Creditor HSBC		1	E C		
IC Systems, Inc. P.O. Box 64378 Saint Paul, MN 55164		-				ם		730.93
Account No. xx08-LM-64			9/24/2009					
Lincoln Boulevard Associates, LLC Tepper, Mann & Cottrell, P.C. 507 South Broadway, P.O. Box 548 Urbana, IL 61803-0548	x	-	Past due rent					
								3,457.63
Account No. xxxxxxx9623  Merchants Cr 223 W Jackson St Chicago, IL 60606	_	-	Opened 9/07/05 Last Active 10/06/05 Collection Beeper Shop Cellular					0.00
Account No. xxxxxxxxxxxxx9001	t	t	Opened 7/19/02					
Mitsubishi Motor Credi Po Box 6014 Cypress, CA 90630		-	Automobile					0.00
Account No. xxxxxxxxxxxx7344			Opened 7/19/02 Last Active 2/03/03					
Mmca/C1 3120 Rider TrI S Earth City, MO 63045		-	Automobile					0.00
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of	•	•		S	ubt	ota	l	4 400 50
Creditors Holding Unsecured Nonpriority Claims				Total of th	is 1	pag	e)	4,188.56

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxxx8746	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	D A T	DISPUTED	AMOUNT OF CLAIM
Account No. XXXXXX0740	-				Ė		
Nicor P.O. Bpx 310 Aurora, IL 60507-0310		-					1,861.94
Account No. xx2067			Opened 3/29/05 Last Active 3/19/08	T		Г	
Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	Other Utility Company				
							0.00
Account No. xx1953  Rmi/Mcsi 3348 Ridge Rd Lansing, IL 60438		-	Opened 7/07/09 Collection 04 City Of Country C				60.00
Account No. xxxx5572				$\top$	Т	Т	
Scotts Lawn Service Attn: Collection Department P.O. Box 742585 Cincinnati, OH 45274-2585		-					292.06
Account No. xxxxx9867	╁	$\vdash$	Original Creditor ATT	+	$\vdash$	$\vdash$	
The Collection Firm of Franklin Collection Services P.O. Box 2300 Tupelo, MS 38803-2300		-					46.66
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of	-			Subt	tota	ıl	0.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ze)	2,260.66

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hope N. Shumpert	Case No.	
_	•		
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_			_		_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	16	UN	l P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx6661	T	T	Opened 1/25/08 Last Active 1/01/09	T	Ī		
Tiecounci (o. ARARACO)	1		ChargeAccount		D		
Tnb - Target			3			T	1
Po Box 673		_					
Minneapolis, MN 55440							
Millieapolis, Mix 33440							
							260.00
							369.00
Account No. xxx9355			Opened 12/08/04	Г			
	1		Collection Gwinnett County Publ				
Unique National Collec							
119 E Maple St		-					
Jeffersonville, IN 47130							
							0.00
							0.00
Account No. xxxxxxxx00-01				П			
	1						
Village of Richton Park							
Water Department		-					
4455 Sauk Trail							
Richton Park, IL 60471							
1 and							552.96
	L			L			332.30
Account No.							
	1						
	_	╙		╄		┡	
Account No.							
	1			1			
		1		<u></u>	_	<u></u>	
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of				Sub			921.96
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	021.00
				7	ota	1	
			(Report on Summary of So				19,785.77
			(Report on Summary of St	1100	ıuıt	0)	

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B6G (Official Form 6G) (12/07)

In re	Hope N. Shumpert		Case No.	
_	<u> </u>	<del>,</del>	,	
		Debtor		

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-40295 Doc 1 Filed 10/27/09 Entered 10/27/09 09:17:21 Desc Main Document Page 28 of 43

B6H (Official Form 6H) (12/07)

In re	Hope N. Shumpert	Case No.	
-		, Debtor	

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Tailer Shumpert

14538 Myrtle

Harvey, IL 60426

Lincoln Boulevard Associates, LLC

Tepper, Mann & Cottrell, P.C.

507 South Broadway, P.O. Box 548

Urbana, IL 61803-0548

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Hope N. Shumpert		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DE	EBTOR AND SPOUSE		
Separated	RELATIONSHIP(S):  Daughter  Daughter  Daughter  Daughter  Son	AGE(S): 11 years 13 years 17 years 20 years 3 years		
Employment:	DEBTOR	SPC	USE	
Occupation	Adminstrator			
Name of Employer	MG Electrical			
How long employed	4 years			
Address of Employer	P.O. Box 823 Richton Park, IL 60471			
	ge or projected monthly income at time case filed)	DEBTO		SPOUSE
	, and commissions (Prorate if not paid monthly)	\$ 2,21		N/A
2. Estimate monthly overtime		\$	0.00 \$	N/A
3. SUBTOTAL		\$ <u>2,21</u>	<b>4.33</b> \$ _	N/A
4. LESS PAYROLL DEDUCT  a. Payroll taxes and socia b. Insurance c. Union dues d. Other (Specify):		\$ \$ \$	2.00	N/A N/A N/A N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$9	<b>2.00</b> \$ _	N/A
6. TOTAL NET MONTHLY T	CAKE HOME PAY	\$\$	<b>2.33</b> \$ _	N/A
7. Regular income from operation	ion of business or profession or farm (Attach detailed statement	t) \$	<b>0.00</b> \$ _	N/A
8. Income from real property		· -	<u>0.00</u> \$ _	N/A
9. Interest and dividends			0.00 \$	N/A
Alimony, maintenance or sidependents listed above     Social security or governments.	upport payments payable to the debtor for the debtor's use or the ent assistance		<u>0.00</u> \$ _	N/A
(C: C).		· · · · · · · · · · · · · · · · · · ·	<b>0.00</b> \$ _	N/A
			<u>0.00</u> \$ _	N/A
<ul><li>12. Pension or retirement incor</li><li>13. Other monthly income</li></ul>	me		<u>0.00                                  </u>	N/A
(Specify):			<u>0.00       \$  </u>	N/A
-		\$	<u>0.00                                  </u>	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$1,60	<u>0.00</u> \$_	N/A
15. AVERAGE MONTHLY IN	\$\$	<b>2.33</b> \$ _	N/A	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			3,72	2.33

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Hope N. Shumpert		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or	_	; monuny
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	plete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	972.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	60.00
c. Telephone	\$	120.00
d. Other Cable & Internet	\$	75.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	250.00
6. Laundry and dry cleaning	\$	60.00 50.00
7. Medical and dental expenses	\$	200.00
<ul><li>8. Transportation (not including car payments)</li><li>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</li></ul>	\$ \$	0.00
10. Charitable contributions	\$ \$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
a. Homeowner's or renter's	\$	139.00
b. Life	φ <u> </u>	21.00
c. Health	\$ ———	0.00
d. Auto	\$	180.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify) Real Estate Taxes	\$	100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Childcare	\$	160.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	d, \$	3,087.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		0 = 00 55
a. Average monthly income from Line 15 of Schedule I	\$	3,722.33
b. Average monthly expenses from Line 18 above	\$	3,087.00
c. Monthly net income (a. minus b.)	\$	635.33

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Hope N. Snumpert			Case No.	
	Debtor(s) Chapt	Chapter	13		
	DECLARATION C			-	
	I declare under penalty of perjury the sheets, and that they are true and con				
Date	October 27, 2009	Signature	/s/ Hope N. Shumpert Hope N. Shumpert Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court
Northern District of Illinois

In re	Hope N. Shumpert			Case No		
			Debtor(s)	Chapter	13	
	DISCLO	SURE OF COMPE	ENSATION OF ATTO	RNEY FOR D	EBTOR(S)	
C	compensation paid to me w	ithin one year before the fil	ule 2016(b), I certify that I a ling of the petition in bankruptc of or in connection with the ba	y, or agreed to be p	aid to me, for services	
	For legal services, I ha	ve agreed to accept		\$	3,500.00	
	Prior to the filing of th	is statement I have received		\$ <u></u>	0.00	
	Balance Due			\$	3,500.00	
2. \$	<b>274.00</b> of the filing	fee has been paid.				
3. 7	The source of the compensa	ation paid to me was:				
	■ Debtor □	Other (specify):				
1. 7	The source of compensation	1 to be paid to me is:				
	■ Debtor □	Other (specify):				
<b>.</b>	I have not agreed to sha	are the above disclosed com	pensation with any other person	unless they are me	nhars and associates of	f my law firm
	-		-	•		-
			sation with a person or persons a mes of the people sharing in the			aw firm. A
<b>5.</b> ]	In return for the above-disc	closed fee, I have agreed to r	render legal service for all aspec	ts of the bankruptcy	case, including:	
t c	<ul> <li>Preparation and filing of Representation of the def.</li> <li>[Other provisions as nee Negotiations wireaffirmation ag</li> </ul>	f any petition, schedules, sta btor at the meeting of credit ded] th secured creditors to	dering advice to the debtor in de- atement of affairs and plan which tors and confirmation hearing, a reduce to market value; ex- ons as needed; preparation ousehold goods.	h may be required; nd any adjourned he emption plannin	earings thereof; g; preparation and t	filing of
7. I	Representation	or(s), the above-disclosed fe of the debtors in any di sary proceeding.	ee does not include the following ischargeability actions, jud	g service: <b>icial lien avoida</b> n	ces, relief from stay	y actions or
			CERTIFICATION			
	certify that the foregoing i	s a complete statement of an	ny agreement or arrangement for	payment to me for	representation of the de	ebtor(s) in
Dated	: October 27, 2009		/s/ Glenda J. Gra	у		
			Glenda J. Gray Law Office of Glo	anda I Grav		
			330 North Wabas			
			Suite 2618	4		
			Chicago, IL 6061 (312) 755-1010 I		20	
			ladylawgray@gm			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 7, 2009)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

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- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

#### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

0.00 .
0.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. *Early termination of the case*. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ Any retainer received by the attorney will be treated as an advance payment, allowing the	ıe
attorney to take the retainer into income immediately. The reason for this treatment is the	
following:	

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: <u>October 27, 2009</u>		
Signed:		
/s/ Hope N. Shumpert	/s/ Glenda J. Gray	
Hope N. Shumpert	Glenda J. Gray	
	Attorney for Debtor(s)	
Debtor(s)		

Do not sign if the fee amount at top of this page is blank.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Glenda J. Gray

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
330 North Wabash		
Suite 2618		
Chicago, IL 60611		
(312) 755-1010		
ladylawgray@gmail.com		
I (Wa) the debtor(e) office that I (wa) have	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have	received and read this notice.	
Hope N. Shumpert	X /s/ Hope N. Shumpert	October 27, 2009
		<b>October 27, 2009</b> Date
Hope N. Shumpert	X /s/ Hope N. Shumpert	,

Glenda J. Gray

October 27, 2009

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# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois	
In re	Hope N. Shumpert		Case No.
		Debtor(s)	Chapter <u>13</u>
	V	ERIFICATION OF CREDITOR MAT	RIX
		Number of Cre	ditors: 40
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of creditors	is true and correct to the best of my
Date:	October 27, 2009	/s/ Hope N. Shumpert Hope N. Shumpert Signature of Debtor	

A&S Collection Assoc Route 14 Williamstown, VT 05679

America'S Recovery N 100 Crisler, Ste # 202 Crescent Springs, KY 41017

Angela Cameron 643 East 131st Street Chicago, IL 60827

Aqua Finance Inc 1 Corporate Dr Wausau, WI 54401

Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714

ATT Attn: ATT UVerse P.O. Box 5014 Carol Stream, IL 60197-5014

Ballys 12440 E Imperial H Suite 300 Norwalk, CA 90650

Bank Of America Po Box 17054 Wilmington, DE 19850

Bay Area Credit Services, LLC P.O. Box 468449 Atlanta, GA 31146

Bay Finance Company Ll 1 Corporate Dr Ste 300 Wausau, WI 54401

Capio Partners Llc 2222 Texoma Pkwy Ste 150 Sherman, TX 75090 Cba Collection Bureau 25954 Eden Landing Rd Hayward, CA 94545

Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127

City of Chicago Depart of Revenue P.O. Box 88298 Chicago, IL 60680-1298

Codilis & Associates 15 W 030 North Frontage Road Suite 100 Burr Ridge, IL 60527

Collection Company Of 700 Longwater Dr Norwell, MA 02061

Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001

Cybrcollect Inc 2350 South Ave La Crosse, WI 54601

ECMC Lock Box 8639 P.O. Box 75848 Saint Paul, MN 55175-0848

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Firstsource Advantage, LLC P.O. Box 628 Buffalo, NY 14240-0628

GC Services P.O. Box 79 Elgin, IL 60121 Gemb/Gap Po Box 981400 El Paso, TX 79998

Global Payments Check 6215 W Howard St Niles, IL 60714

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

IC Systems, Inc. P.O. Box 64378 Saint Paul, MN 55164

Illinois Department of Revenue 100 West Randolph Chicago, IL 60601

Lincoln Boulevard Associates, LLC Tepper, Mann & Cottrell, P.C. 507 South Broadway, P.O. Box 548 Urbana, IL 61803-0548

Merchants Cr 223 W Jackson St Chicago, IL 60606

Mitsubishi Motor Credi Po Box 6014 Cypress, CA 90630

Mmca/C1 3120 Rider Trl S Earth City, MO 63045

Nicor P.O. Bpx 310 Aurora, IL 60507-0310

Nicor Gas 1844 Ferry Road Naperville, IL 60563 Rmi/Mcsi 3348 Ridge Rd Lansing, IL 60438

Scotts Lawn Service Attn: Collection Department P.O. Box 742585 Cincinnati, OH 45274-2585

Tailer Shumpert 14538 Myrtle Harvey, IL 60426

The Collection Firm of Franklin Collection Services P.O. Box 2300 Tupelo, MS 38803-2300

Tnb - Target Po Box 673 Minneapolis, MN 55440

Unique National Collec 119 E Maple St Jeffersonville, IN 47130

Village of Richton Park Water Department 4455 Sauk Trail Richton Park, IL 60471